

# United States Bankruptcy Court

## District of Minnesota

# Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>HOAG, JAMES HERBERT</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>HOAG, JULIE ANN</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-8877</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-5596</b>
Street Address of Debtor (No. and Street, City, and State): <b>814 MARTHA LAKE CT SHOREVIEW, MN</b> <div style="text-align: right;">ZIP Code <b>55126</b></div>	Street Address of Joint Debtor (No. and Street, City, and State): <b>814 MARTHA LAKE CT SHOREVIEW, MN</b> <div style="text-align: right;">ZIP Code <b>55126</b></div>
County of Residence or of the Principal Place of Business: <b>RAMSEY</b>	County of Residence or of the Principal Place of Business: <b>RAMSEY</b>
Mailing Address of Debtor (if different from street address):  <div style="text-align: right;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address):  <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):	

<b>Type of Debtor</b> (Form of Organization) (Check one box)	<b>Nature of Business</b> (Check one box)	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
<b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Nature of Debts</b> (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.

<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY										
<b>Estimated Number of Creditors</b> <table style="width: 100%;"> <tr> <td><input type="checkbox"/> 1-49</td> <td><input checked="" type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table>	<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000	
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<b>Estimated Assets</b> <table style="width: 100%;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	
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<b>Estimated Liabilities</b> <table style="width: 100%;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input checked="" type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input checked="" type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	
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**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**HOAG, JAMES HERBERT****HOAG, JULIE ANN****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X**

Signature of Attorney for Debtor(s)

(Date)

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**HOAG, JAMES HERBERT****HOAG, JULIE ANN****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ JAMES HERBERT HOAG**Signature of Debtor **JAMES HERBERT HOAG****X /s/ JULIE ANN HOAG**Signature of Joint Debtor **JULIE ANN HOAG**

Telephone Number (If not represented by attorney)

**September 29, 2008**

Date

**Signature of Attorney\*****X /s/ MICHAEL J. IANNAcone**

Signature of Attorney for Debtor(s)

**MICHAEL J. IANNAcone 48719**

Printed Name of Attorney for Debtor(s)

**IANNAcone LAW OFFICE**

Firm Name

**8687 EAGLE POINT BLVD.  
LAKE ELMO, MN 55042**

Address

Email: **mji@iannacone.com****651-224-3361 Fax: 651-297-6187**

Telephone Number

**September 29, 2008**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

United States Bankruptcy Court  
District of Minnesota

In re **JAMES HERBERT HOAG  
JULIE ANN HOAG**

Debtor(s)

Case No.  
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

**Official Form 1, Exh. D (10/06) - Cont.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ JAMES HERBERT HOAG  
JAMES HERBERT HOAG

Date: September 29, 2008

United States Bankruptcy Court  
District of Minnesota

In re JAMES HERBERT HOAG  
JULIE ANN HOAG

Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

## Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ JULIE ANN HOAG  
JULIE ANN HOAG

Date: September 29, 2008

**United States Bankruptcy Court**  
**District of Minnesota**

In re **JAMES HERBERT HOAG,  
 JULIE ANN HOAG**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>950,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>121,890.96</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>1,000,313.41</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>14</b>		<b>26,349,117.80</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>2</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>5,000.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>3</b>			<b>15,187.46</b>
Total Number of Sheets of ALL Schedules		<b>31</b>			
Total Assets			<b>1,071,890.96</b>		
Total Liabilities				<b>27,349,431.21</b>	



**United States Bankruptcy Court**  
**District of Minnesota**

In re **JAMES HERBERT HOAG,  
 JULIE ANN HOAG**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

**State the following:**

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
HOMESTEAD LOCATED AT 814 MARTHA LAKE COURT, SHOREVIEW, MN 55126, LEGALLY DESCRIBED AS LOT 3, BLOCK 1, TANGLEWOOD TERRACE 4TH ADDITION, RAMSEY COUNTY, MINNESOTA.		J	190,000.00	204,264.00
30440 122ND ST., SAMPSON, WISCONSIN, LEGALLY DESCRIBED AS LOT 1 OF CSM 12-70, MAP NO. 2641, A PART OF GOVERNMENT LOT 2 OF SECTION 1, TOWNSHIP 32 NORTH, RANGE 9 WEST, TOWN OF SAMPSON, CHIPPEWA COUNTY, WISCONSIN		H	450,000.00	470,690.19
6907 - 46TH PLACE N, CRYSTAL, MINNESOTA, LEGALLY DESCRIBED AS THAT PART OF WEST 1/2 OF LOT 12, AUDITOR'S SUBD. NO. 314, HENNEPIN COUNTY, MINNESOTA LYING NORTH OF THE SOUTH 135.22 FEET THEREOF, EXCEPT STREET.		J	160,000.00	172,194.03
1504 CONCORD ST S, SOUTH ST PAUL, MINNESOTA, LEGALLY DESCRIBED AS LOTS 1 AND 2, BLOCK 11, LINCOLN PARK ADDITION TO SOUTH ST. PAUL, DAKOTA COUNTY, MINNESOTA. 50% INTEREST WITH MADONNA SEELHAMMER.		H	5,000.00	0.00
7 CRUSADER AVE, UNIT 1607D, WEST ST PAUL, MINNESOTA, LEGALLY DESCRIBED AS UNIT 1607, CONDOMINIUM NO. 51, FOX RIDGE CONDOMINIUM, DAKOTA COUNTY, MINNESOTA. PROPERTY IS BEING SOLD ON A CONTRACT FOR DEED TO MARK KNEER. CONTRACT FOR DEED DATED JANUARY 10, 2006, RECORDED APRIL 9, 2008, DOCUMENT NO. 626312, REGISTRAR OF TITLES, BALANCE OWED \$132,000.00.		H	145,000.00	132,200.93
TIME SHARE PROMOTORA SUNSET BEACH CLUBS, SA PMB477 BRICKELL AVENUE, SUITE 51, MIAMI, FL 33131-2492		J	0.00	0.00
Sub-Total >			<b>950,000.00</b>	(Total of this page)
Total >			<b>950,000.00</b>	

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>CASH ON HAND</b>	<b>J</b>	<b>200.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>BANK CHEROKEE CHECKING ACCT ENDING 0998</b>	<b>J</b>	<b>800.00</b>
		<b>MAIN STREET BANK BUSINESS CHECKING ACCT ENDING 7253 IN NAME OF FRONT PORCH PROPERTIES LLC AND JAMES HOAG</b>	<b>H</b>	<b>315.29</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>HOUSEHOLD GOODS</b>	<b>J</b>	<b>5,000.00</b>
		<b>LAKE HOME FURNISHINGS</b>	<b>J</b>	<b>1,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>BOOKS, PICTURES, ETC.</b>	<b>J</b>	<b>500.00</b>
6. Wearing apparel.		<b>WEARING APPAREL</b>	<b>J</b>	<b>2,000.00</b>
7. Furs and jewelry.		<b>WEDDING RING</b>	<b>H</b>	<b>175.00</b>
		<b>WEDDING RING</b>	<b>W</b>	<b>650.00</b>
		<b>CLASS RING</b>	<b>H</b>	<b>150.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>GUITAR</b>	<b>J</b>	<b>200.00</b>
		<b>REMINGTON 30-06</b>	<b>J</b>	<b>300.00</b>
		<b>2 SETS OF GOLF CLUBS</b>	<b>J</b>	<b>200.00</b>

Sub-Total > **11,490.29**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>ING LIFE INSURANCE POLICY NO. 0001794554</b>	<b>W</b>	<b>1,270.07</b>
		<b>FARMERS TERM LIFE INSURANCE POLICY NO. 0007198865.</b>	<b>J</b>	<b>0.00</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>401K \$50,000.00, WHICH HAS A .925% INTEREST IN LA PUNTA LLC.</b>	<b>H</b>	<b>50,000.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>FRONT PORCH PROPERTIES, DBA HOMEVESTORS. NO VALUE. DEBTS EXCEED LIABILITES AND HOMEVESTOR FRANCHISE TERMINATED 2008.</b>	<b>H</b>	<b>0.00</b>
		<b>BLUE HARDWOOD LLC. 51.4% INTEREST. COMPANY IS A START-UP. FIRST ACTIVITY WILL BE COMMENCED IN SEPTEMBER 2008.</b>	<b>H</b>	<b>0.00</b>
		<b>LTRW LAND DEVELOPMENT LLC. LISTED FOR NOTICE ONLY. NO OWNERSHIP INTEREST. SOLD 20% INTEREST IN RIVER RUN PROPERTIES LLC WHICH OWNED A 50% INTEREST IN LTRW LAND DEVELOPMENT LLC.</b>	<b>H</b>	<b>0.00</b>
		<b>RTB HOLDING LLC 5400 SHARES</b>	<b>H</b>	<b>0.00</b>
		<b>RIVER RUN PROPERTIES LLC, 19.96% INTEREST.</b>	<b>H</b>	<b>0.00</b>
		<b>MF GLOBAL INC ACCT ENDING 9827</b>	<b>H</b>	<b>212.63</b>
		<b>CHARLES SCHWAB ACCT ENDING 7551</b>	<b>H</b>	<b>7.97</b>
		<b>PURA VIDA COSTA RICA LLC, 6.52125% INTEREST</b>	<b>H</b>	<b>0.00</b>
		<b>HSK, LLC - 6% INTEREST</b>	<b>H</b>	<b>4,500.00</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			

Sub-Total > **55,990.67**  
(Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.		<b>BLAINE KIRCHERT, PLUS INTEREST.</b>	<b>H</b>	<b>29,900.00</b>
		<b>SEE ENTRY FOR 7 CRUSADER AVE ON SCHEDULE A.</b>	<b>J</b>	<b>0.00</b>
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>ACCRUED BUT UNPAID WAGES</b>	<b>J</b>	<b>Unknown</b>
		<b>2008 TAX REFUND</b>	<b>J</b>	<b>Unknown</b>
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			

Sub-Total > **29,900.00**  
(Total of this page)

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2003 NISSAN MAXIMA - SALVAGE TITLE</b>	<b>H</b>	<b>6,000.00</b>
		<b>2009 TOYOTA CAMRY</b>	<b>H</b>	<b>18,000.00</b>
		<b>1977 STARCRAFT TRAVELSTAR SERIES M-22 TRAVEL TRAILER</b>	<b>J</b>	<b>360.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.		<b>2 COMPUTERS - 5-6 YEARS OLD</b>	<b>J</b>	<b>150.00</b>
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total >	<b>24,510.00</b>
(Total of this page)	
Total >	<b>121,890.96</b>

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds  
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Real Property</u></b>			
<b>HOMESTEAD LOCATED AT 814 MARTHA LAKE COURT, SHOREVIEW, MN 55126, LEGALLY DESCRIBED AS LOT 3, BLOCK 1, TANGLEWOOD TERRACE 4TH ADDITION, RAMSEY COUNTY, MINNESOTA.</b>	<b>11 U.S.C. § 522(d)(1)</b>	<b>20,200.00</b>	<b>190,000.00</b>
<b><u>Cash on Hand</u></b>			
<b>CASH ON HAND</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>200.00</b>	<b>200.00</b>
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
<b>BANK CHEROKEE CHECKING ACCT ENDING 0998</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>800.00</b>	<b>800.00</b>
<b>MAIN STREET BANK BUSINESS CHECKING ACCT ENDING 7253 IN NAME OF FRONT PORCH PROPERTIES LLC AND JAMES HOAG</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>315.29</b>	<b>315.29</b>
<b><u>Household Goods and Furnishings</u></b>			
<b>HOUSEHOLD GOODS</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>5,000.00</b>	<b>5,000.00</b>
<b>LAKE HOME FURNISHINGS</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>1,000.00</b>	<b>1,000.00</b>
<b><u>Books, Pictures and Other Art Objects; Collectibles</u></b>			
<b>BOOKS, PICTURES, ETC.</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>500.00</b>	<b>500.00</b>
<b><u>Wearing Apparel</u></b>			
<b>WEARING APPAREL</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>2,000.00</b>	<b>2,000.00</b>
<b><u>Furs and Jewelry</u></b>			
<b>WEDDING RING</b>	<b>11 U.S.C. § 522(d)(4)</b>	<b>175.00</b>	<b>175.00</b>
<b>WEDDING RING</b>	<b>11 U.S.C. § 522(d)(4)</b>	<b>650.00</b>	<b>650.00</b>
<b>CLASS RING</b>	<b>11 U.S.C. § 522(d)(4)</b>	<b>150.00</b>	<b>150.00</b>
<b><u>Firearms and Sports, Photographic and Other Hobby Equipment</u></b>			
<b>GIUITAR</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>200.00</b>	<b>200.00</b>
<b>REMINGTON 30-06</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>300.00</b>	<b>300.00</b>
<b>2 SETS OF GOLF CLUBS</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>200.00</b>	<b>200.00</b>
<b><u>Interests in Insurance Policies</u></b>			
<b>ING LIFE INSURANCE POLICY NO. 0001794554</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>1,270.07</b>	<b>1,270.07</b>
<b><u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
<b>401K \$50,000.00, WHICH HAS A .925% INTEREST IN LA PUNTA LLC.</b>	<b>11 U.S.C. § 522(d)(12)</b>	<b>50,000.00</b>	<b>50,000.00</b>

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**  
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Stock and Interests in Businesses</u></b>			
<b>MF GLOBAL INC ACCT ENDING 9827</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>212.63</b>	<b>212.63</b>
<b>CHARLES SCHWAB ACCT ENDING 7551</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>7.97</b>	<b>7.97</b>
<b>HSK, LLC - 6% INTEREST</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>4,500.00</b>	<b>4,500.00</b>
<b><u>Other Liquidated Debts Owing Debtor Including Tax Refund</u></b>			
<b>ACCRUED BUT UNPAID WAGES</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>100%</b>	<b>Unknown</b>
<b>2008 TAX REFUND</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>100%</b>	<b>Unknown</b>
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
<b>2003 NISSAN MAXIMA - SALVAGE TITLE</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>1,127.74</b>	<b>6,000.00</b>
<b>2009 TOYOTA CAMRY</b>	<b>11 U.S.C. § 522(d)(2)</b>	<b>1,908.00</b>	<b>18,000.00</b>
<b>1977 STARCRAFT TRAVELSTAR SERIES M-22 TRAVEL TRAILER</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>360.00</b>	<b>360.00</b>
<b><u>Aircraft and Accessories</u></b>			
<b>2 COMPUTERS - 5-6 YEARS OLD</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>150.00</b>	<b>150.00</b>



In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx2602			7 CRUSADER AVE, UNIT 1607D, WEST ST PAUL, MINNESOTA, LEGALLY DESCRIBED AS UNIT 1607, CONDOMINIUM NO. 51, FOX RIDGE CONDOMINIUM, DAKOTA COUNTY, MINNESOTA. PROPERTY IS BEING SOLD ON A CONTRACT FOR DEED TO MARK KNEER. CONTRACT FOR DEED				132,200.93	0.00
BANK OF AMERICA PO BOX 77404 EWING, NJ 08628	J							
			Value \$ 145,000.00					
Account No. xxxxxx558-5			30440 122ND ST., SAMPSON, WISCONSIN, LEGALLY DESCRIBED AS LOT 1 OF CSM 12-70, MAP NO. 2641, A PART OF GOVERNMENT LOT 2 OF SECTION 1, TOWNSHIP 32 NORTH, RANGE 9 WEST, TOWN OF SAMPSON, CHIPPEWA COUNTY, WISCONSIN				278,240.43	0.00
CITIMORTGAGE PO BOX 6006 THE LAKES, NV 88901	J							
			Value \$ 450,000.00					
Account No. xxxxxx7553			6907 - 46TH PLACE N, CRYSTAL, MINNESOTA, LEGALLY DESCRIBED AS THAT PART OF WEST 1/2 OF LOT 12, AUDITOR'S SUBD. NO. 314, HENNEPIN COUNTY, MINNESOTA LYING NORTH OF THE SOUTH 135.22 FEET THEREOF, EXCEPT STREET.				172,194.03	12,194.03
HOMEcomings FINANCIAL PO BOX 205 WATERLOO, IA 50704-0205	J							
			Value \$ 160,000.00					
Account No. x5746			HOMESTEAD LOCATED AT 814 MARTHA LAKE COURT, SHOREVIEW, MN 55126, LEGALLY DESCRIBED AS LOT 3, BLOCK 1, TANGLEWOOD TERRACE 4TH ADDITION, RAMSEY COUNTY, MINNESOTA.				204,264.00	14,264.00
MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101	J							
			Value \$ 190,000.00					
Subtotal (Total of this page)							786,899.39	26,458.03

1 continuation sheets attached

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>xxxxxxxx94-01</b>			<b>2003 NISSAN MAXIMA - SALVAGE TITLE</b>					
<b>MAINSTREET BANK 835 SOUTHVIEW BLVD SOUTH ST PAUL, MN 55075</b>		<b>J</b>						
			Value \$ <b>6,000.00</b>				<b>4,872.26</b>	<b>0.00</b>
Account No. <b>xxxxxxxxxxxxx-2998</b>			<b>30440 122ND ST., SAMPSON, WISCONSIN, LEGALLY DESCRIBED AS LOT 1 OF CSM 12-70, MAP NO. 2641, A PART OF GOVERNMENT LOT 2 OF SECTION 1, TOWNSHIP 32 NORTH, RANGE 9 WEST, TOWN OF SAMPSON, CHIPPEWA COUNTY, WISCONSIN</b>					
<b>TCF NATIONAL BANK 101 E 5TH ST STE 101 ST PAUL, MN 55101</b>		<b>J</b>						
			Value \$ <b>450,000.00</b>				<b>192,449.76</b>	<b>20,690.19</b>
Account No. <b>xxxxxx0992</b>			<b>2009 TOYOTA CAMRY</b>					
<b>TOYOTA MOTOR CREDIT CORP 260 INTERSTATE N CIR ATLANTA, GA 30339</b>		<b>J</b>						
			Value \$ <b>18,000.00</b>				<b>16,092.00</b>	<b>0.00</b>
Account No.								
			Value \$					
Account No.								
			Value \$					

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Secured ClaimsSubtotal  
(Total of this page)**213,414.02****20,690.19**Total  
(Report on Summary of Schedules)**1,000,313.41****47,148.22**

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxxx4502</b>  <b>ANCHOR BANK</b> <b>6 - 5TH ST W</b> <b>ST PAUL, MN 55102</b>		<b>H</b>	<b>RIVER RUN LTRW</b>				<b>2,000,000.00</b>
Account No.  <b>ANCHOR BANK - ST PAUL</b> <b>332 MINNESOTA ST N STE 210</b> <b>ST PAUL, MN 55101</b>		<b>H</b>	<b>GUARANTY OF LTRW LAND DEVELOPMENT - PHALEN CROSSING</b>				<b>2,460,863.00</b>
Account No.  <b>ANCHOR BANK - WISCONSIN</b> <b>PO BOX 7933</b> <b>MADISON, WI 53707</b>		<b>H</b>	<b>GUARANTY OF RIVER RUN PROPERTIES</b>				<b>415,000.00</b>
Account No. <b>xxxx-xxxx-xxxx-7671</b>  <b>BANK OF AMERICA</b> <b>PO BOX 15026</b> <b>WILMINGTON, DE 19850-5026</b>		<b>H</b>					<b>25,256.48</b>
Subtotal (Total of this page)							<b>4,901,119.48</b>

13 continuation sheets attached

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxx-xxxx-xxxx-7996</b>		<b>HSK ZEROREZ</b>				
<b>BANK OF AMERICA PO BOX 15710 WILMINGTON, DE 19886</b>	<b>H</b>					<b>0.00</b>
Account No. <b>xxxx-xxxx-xxxx-1849</b>		<b>HSK ZEROREZ</b>				
<b>BANK OF AMERICA PO BOX 15710 WILMINGTON, DE 19886</b>	<b>H</b>					<b>0.00</b>
Account No. <b>xxxx-xxxx-xxxx-5573</b>						
<b>BANK OF AMERICA NFL PO BOX 15026 WILMINGTON, DE 19850-5026</b>	<b>H</b>					<b>5,794.46</b>
Account No.		<b>FORMERLY ACC CAPITAL</b>				
<b>BANK OF THE WEST PO BOX 4002 CONCORD, CA 94524</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>RIVER RUN LTRW</b>				
<b>BREMER BANK 633 CONCORD ST S SOUTH ST PAUL, MN 55075</b>	<b>H</b>					<b>0.00</b>
Sheet no. <u>1</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>5,794.46</b>

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>4395</b>						
<b>CARD SERVICES PO BOX 8828 WILMINGTON, DE 19899-8828</b>	<b>H</b>	<b>JUNIPER CREDIT CARD ISSUED BY BARCLAYS BANK DELAWARE</b>				<b>0.00</b>
Account No. <b>xxxx-xxxx-xxxx-9626</b>						
<b>CHASE PO BOX 15299 WILMINGTON, DE 19850-5299</b>	<b>H</b>					<b>30,491.24</b>
Account No. <b>xxxx-xxxx-xxxx-5465</b>						
<b>CHASE PO BOX 15298 WILMINGTON, DE 19850-5298</b>	<b>W</b>					<b>25,178.41</b>
Account No. <b>xxxx-xxxx-xxxx-2121</b>						
<b>CHASE MASTERCARD PO BOX 15298 WILMINGTON, DE 19850-5298</b>	<b>H</b>					<b>8,206.19</b>
Account No. <b>xxxx-xxxx-xxxx-6255</b>						
<b>CHASE SUPERAMERICA MASTERCARD PO BOX 15298 WILMINGTON, DE 19850-5298</b>	<b>H</b>					<b>16,719.09</b>
Sheet no. <u>2</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>80,594.93</b>

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>CITY OF ST PAUL 25 W FOURTH ST ST PAUL, MN 55102</b>	H	<b>DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.</b>  <b>CIF #02579, LOAN NO. 02579-3744-2, 02579-37498-1 AND 02579-37441-1</b>				<b>1,639,909.00</b>
Account No. <b>xxxx-xxxx-xxxx-3802</b>  <b>DISCOVER CARD PO BOX 30943 SALT LAKE CITY, UT 84130</b>	W					<b>10,110.77</b>
Account No.  <b>FESLER, DANIEL L 509 WILLOUGHBY WAY E MINNETONKA, MN 55305</b>	J	<b>LISTED FOR NOTICE ONLY. ANY CLAIMS ARISING FROM LTRW LAND DEVELOPMENT LLC.</b>				<b>0.00</b>
Account No.  <b>GISCH, JOSEPH P 7880 BRISTOL ROAD WOODBURY, MN 55125</b>	J	<b>LISTED FOR NOTICE ONLY. ANY CLAIMS ARISING FROM LTRW LAND DEVELOPMENT LLC.</b>				<b>0.00</b>
Account No.  <b>HILL, DAVE 11101 APENNINE AVE INVER GROVE HEIGHTS, MN 55077</b>	J	<b>LISTED FOR NOTICE ONLY. ANY CLAIMS ARISING FROM LTRW LAND DEVELOPMENT LLC AND RIVER RUN PROPERTIES LLC.</b>				<b>0.00</b>
Sheet no. <b>3</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>1,650,019.77</b>

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxx4268</b>  <b>HIWAY FEDERAL CREDIT UNION</b> <b>111 EMPIRE DR</b> <b>ST PAUL, MN 55103</b>	<b>H</b>	<b>HSK ZEROREZ BUSINESS LINE OF CREDIT</b>				<b>14,233.00</b>
Account No. <b>xxxx-xxxx-xxxx-6449</b>  <b>HOME DEPOT CREDIT SERVICES</b> <b>PO BOX 689100</b> <b>DES MOINES, IA 50368-9100</b>	<b>H</b>					<b>1,539.86</b>
Account No.  <b>HOMEVESTORS OF AMERICA</b> <b>10670 N CENTRAL EXPRESSWAY</b> <b>SUITE 700</b> <b>DALLAS, TX 75231</b>	<b>H</b>					<b>30,695.00</b>
Account No. <b>xxxx-xxxx-xxxx-3374</b>  <b>HSBC CARD SERVICES</b> <b>GM CARD</b> <b>PO BOX 80082</b> <b>SALINAS, CA 93912-0082</b>	<b>J</b>					<b>10,524.21</b>
Account No.  <b>KIRCHERT, BLAINE</b> <b>1050 OVERLOOK RD</b> <b>MENDOTA HEIGHTS, MN 55118</b>	<b>J</b>	<b>LISTED FOR NOTICE ONLY. ANY CLAIMS ARISING FROM LTRW LAND DEVELOPMENT LLC AND RIVER RUN PROPERTIES LLC.</b>				<b>0.00</b>
Sheet no. <b>4</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>56,992.07</b>



In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>KRAUS, KEVIN 8 ALICE CT SOUTH ST PAUL, MN 55075</b>	<b>J</b>	<b>LISTED FOR NOTICE ONLY. ANY CLAIMS ARISING FROM LTRW LAND DEVELOPMENT LLC AND RIVER RUN PROPERTIES LLC.</b>						<b>0.00</b>
Account No.  <b>KUNTZ, GREG 602 LEVANDER WAY SOUTH ST PAUL, MN 55075</b>	<b>J</b>	<b>LISTED FOR NOTICE ONLY. ANY CLAIMS ARISING FROM LTRW LAND DEVELOPMENT LLC AND RIVER RUN PROPERTIES LLC.</b>						<b>0.00</b>
Account No.  <b>LINGEN, RICK E 6742 - 129TH ST W APPLE VALLEY, MN 55124</b>	<b>J</b>	<b>LISTED FOR NOTICE ONLY. ANY CLAIMS ARISING FROM LTRW LAND DEVELOPMENT LLC.</b>						<b>0.00</b>
Account No.  <b>MACDONALD PROPERTIES INC 1910 EVERGREEN ECHO WOODBURY, MN 55125-2307</b>	<b>H</b>							<b>32,502.00</b>
Account No. <b>x2710</b>  <b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>	<b>H</b>							<b>74,673.00</b>
Sheet no. <b>5</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) <b>107,175.00</b>

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>GUARANTY OF 1455 AMES, RIVER RUN PROPERTIES</b>				
<b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>	<b>H</b>					<b>222,480.00</b>
Account No.		<b>GUARANTY OF RIVER RUN PROPERTIES - LEVANDER SITE</b>				
<b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>	<b>H</b>					<b>224,999.00</b>
Account No.		<b>GUARANTY OF LEVANDER CONDOS, RIVER RUN PROPERTIES LLC</b>				
<b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>	<b>H</b>					<b>6,455,128.00</b>
Account No.		<b>LEVANDER CONDOS GUARANTY OF RIVER RUN PROPERTIES LLC</b>				
<b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>	<b>H</b>					<b>2,450,000.00</b>
Account No.		<b>LEVANDER CONDOS GUARANTY OF RIVER RUN PROPERTIES LLC</b>				
<b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>	<b>H</b>					<b>206,489.00</b>
Sheet no. <u>6</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>9,559,096.00</b>

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>		<b>LEVANDER TOWNHOMES - TK HILL BUILDERS AND DEVELOPERS. DEBTOR BELIEVES THERE IS NO PERSONAL GUARANTY. LISTED FOR NOTICE ONLY.</b>	<b>H</b>					<b>1,716,927.00</b>
Account No.  <b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>		<b>1873 GOODRICH - TK BUILDERS AND DEVELOPERS. DEBTOR DOES NOT BELIEVE THERE IS A PERSONAL GUARANTY. LISTED FOR NOTICE ONLY.</b>	<b>H</b>					<b>278,775.00</b>
Account No.  <b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>		<b>1873 GOODRICH - TK BUILDERS AND DEVELOPERS. DEBTOR DOES NOT BELIEVE THERE IS A PERSONAL GUARANTY. LISTED FOR NOTICE ONLY.</b>	<b>H</b>					<b>305,512.00</b>
Account No.  <b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>		<b>7477 CAHILL AVE - TK HILL BUILDERS AND DEVELOPERS. DEBTOR BELIEVES THERE IS NO PERSONAL GUARANTY. LISTED FOR NOTICE ONLY.</b>	<b>H</b>					<b>242,500.00</b>
Account No.  <b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>		<b>7477 CAHILL AVE - TK HILL BUILDERS AND DEVELOPERS. DEBTOR BELIEVES THERE IS NO PERSONAL GUARANTY. LISTED FOR NOTICE ONLY.</b>	<b>H</b>					<b>63,500.00</b>
Sheet no. <u>7</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="float: right;">             Subtotal (Total of this page)           </div>								<b>2,607,214.00</b>

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
<b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>	<b>H</b>	<b>7477 CAHILL AVE - TK HILL BUILDERS AND DEVELOPERS. DEBTOR BELIEVES THERE IS NO PERSONAL GUARANTY. LISTED FOR NOTICE ONLY.</b>				<b>178,123.00</b>
Account No.						
<b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>	<b>H</b>	<b>6067 - 146TH LANE - TK HILL BUILDERS AND DEVELOPERS LLC. NO PERSONAL GUARANTY. LISTED FOR NOTICE ONLY.</b>				<b>0.00</b>
Account No.						
<b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>	<b>H</b>	<b>3 LOTS IN RAMSEY - TK HILL BUILDERS AND DEVELOPERS LLC. NO PERSONAL GUARANTY. LISTED FOR NOTICE ONLY.</b>				<b>189,675.00</b>
Account No.						
<b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>	<b>H</b>	<b>3955 LYNDAL AVE. - TK HILL BUILDERS AND DEVELOPERS LLC. NO PERSONAL GUARANTY. LISTED FOR NOTICE ONLY.</b>				<b>60,221.00</b>
Account No.						
<b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>	<b>H</b>	<b>3955 LYNDAL AVE. - TK HILL BUILDERS AND DEVELOPERS LLC. NO PERSONAL GUARANTY. LISTED FOR NOTICE ONLY.</b>				<b>23,628.00</b>
Sheet no. <u>8</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>451,647.00</b>

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
<b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>	<b>H</b>	<b>WILDFLOWER MEADOWS - TK HILL BUILDERS AND DEVELOPERS LLC. NO PERSONAL GUARANTY. LISTED FOR NOTICE ONLY.</b>				<b>873,418.00</b>
Account No.						
<b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>	<b>H</b>	<b>WILDFLOWER MEADOWS - TK HILL BUILDERS AND DEVELOPERS LLC. NO PERSONAL GUARANTY. LISTED FOR NOTICE ONLY.</b>				<b>949,195.00</b>
Account No.						
<b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>	<b>H</b>	<b>WILDFLOWER MEADOWS - TK HILL BUILDERS AND DEVELOPERS LLC. NO PERSONAL GUARANTY. LISTED FOR NOTICE ONLY.</b>				<b>60,993.00</b>
Account No.						
<b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>	<b>H</b>	<b>971 SIBLEY MEMORIAL HIGHWAY - PERSONAL GUARANTY OF MELLENIUM INVESTMENTS.</b>				<b>2,043,049.00</b>
Account No.						
<b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>	<b>H</b>	<b>971 SIBLEY MEMORIAL HIGHWAY - PERSONAL GUARANTY OF MELLENIUM INVESTMENTS.</b>				<b>1,294,937.00</b>
Sheet no. <u>9</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>5,221,592.00</b>

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101</b>	H	<b>971 SIBLEY MEMORIAL HIGHWAY - PERSONAL GUARANTY OF MELLENIUM INVESTMENTS.</b>				<b>181,970.00</b>
Account No.  <b>PARK - MIDWAY BANK 2171 UNIVERSITY AVE W ST PAUL, MN 55114</b>	H	<b>GUARANTY OF TK HILL BUILDERS AND DEVELOPERS</b>				<b>250,000.00</b>
Account No.  <b>PROFESSIONAL FINANCE INC C/O FREDRICKSON &amp; BYRON 200 S 6TH ST STE 4000 MINNEAPOLIS, MN 55402-1425</b>	J	<b>ATTORNEYS FOR PROFESSIONAL FINANCE CORPORATION</b>				<b>0.00</b>
Account No.  <b>PROFINANCE INC 2145 WOODLANE DR WOODBURY, MN 55125</b>	H	<b>DEBT OF LTRW, RIVER RUN</b>				<b>0.00</b>
Account No.  <b>PROFUNDING 2145 WOODLANE DR WOODBURY, MN 55125</b>	H	<b>RIVER RUN, LTRW</b>				<b>0.00</b>
Sheet no. <u>10</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>431,970.00</b>

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xx-x-9598</b>  <b>PROMOTORA SUNSET BEACH CLUBS PMB 477 BRICKELL AVE STE 51 MIAMI, FL 33131</b>	<b>J</b>	<b>TIMESHARE - CANCUN, MEXICO</b>				<b>0.00</b>
Account No.  <b>PROSPERAN BANK 2520 WHITE BEAR AVE MAPLEWOOD, MN 55109</b>	<b>H</b>	<b>GUARANTY OF RIVER RUN PROPERTIES LLC.</b>				<b>150,000.00</b>
Account No. <b>xxxxx4021</b>  <b>REAL FINANCIAL CENTER 4450 W 76TH ST EDINA, MN 55435-5132</b>	<b>H</b>					<b>4,001.52</b>
Account No. <b>xxx8054R</b>  <b>S&amp;C BANK 5795 MORNING DOVE AVE N STILLWATER, MN 55082</b>	<b>H</b>	<b>RIVER RUN SPEC HOUSE IN FORECLOSURE</b>				<b>415,000.00</b>
Account No.  <b>SCHERER BROS LUMBER 9401 - 73RD AVE STE 400 BROOKLYN PARK, MN 55428</b>	<b>H</b>	<b>GUARANTY OF RIVER RUN PROPERTIES LLC</b>				<b>95,000.00</b>
Sheet no. <b>11</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>664,001.52</b>

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>SEELHAMMER, MADONNA 6715 CAHILL AVE E INVER GROVE HEIGHTS, MN 55076</b>	<b>J</b>	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				<b>0.00</b>
Account No.  <b>SEYKO HOLDINGS LLC C/O JOHN SEKORA 2710 BEVERLY DR FLOWER MOUND, TX 75022</b>	<b>H</b>	<b>GUARANTY OF HSK NOTE</b>				<b>175,000.00</b>
Account No. <b>x3463</b>  <b>UNIVERSITY BANK 200 UNIVERSITY AVE W ST PAUL, MN 55103</b>	<b>H</b>	<b>HSK ZEROREZ</b>				<b>172,176.00</b>
Account No.  <b>UNIVERSITY NATIONAL BANK 200 UNIVERSITY AVE W ST PAUL, MN 55103</b>	<b>H</b>	<b>PERSONAL GUARANTY OF HSK DEBT</b>				<b>240,000.00</b>
Account No. <b>xxxx-xxxx-xxxx-6694</b>  <b>VISA FIRST NAT'L BANK OMAHA PO BOX 2557 OMAHA, NE 68103-2557</b>	<b>J</b>					<b>0.00</b>
Sheet no. <b>12</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>587,176.00</b>



In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxx-x9794</b>	<b>H</b>					<b>14,080.57</b>
<b>WELLS FARGO PO BOX 5185 SIOUX FALLS, SD 57117-5185</b>						
Account No. <b>xxxx-xxxx-xxxx-2570</b>	<b>H</b>					<b>803.00</b>
<b>WELLS FARGO PO BOX 348750 SACRAMENTO, CA 95834</b>						
Account No. <b>xxxx-xxxx-xxxx-2562</b>	<b>H</b>					<b>3,491.00</b>
<b>WELLS FARGO PO BOX 348750 SACRAMENTO, CA 95834</b>						
Account No. <b>xxxx-xxxx-xxxx-2588</b>	<b>H</b>	<b>HSK ZEROREZ</b>				<b>6,351.00</b>
<b>WELLS FARGO RYAN STEVENS VISA PO BOX 348750 SACRAMENTO, CA 95834</b>						
Account No.						
Sheet no. <b>13</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>24,725.57</b>
Subtotal (Total of this page)						
Total (Report on Summary of Schedules)						<b>26,349,117.80</b>

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
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In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>BLAINE KIRCHERT</b> <b>1050 OVERLOOK RD</b> <b>MENDOTA HEIGHTS, MN 55118</b> <b>LISTED FOR NOTICE ONLY. ANY CLAIMS</b> <b>ARISING FROM LTRW LAND DEVELOPMENT LLC</b> <b>AND RIVER RUN PROPERTIES, LLC.</b>	
<b>DANIEL L FESLER</b> <b>509 WILLOUGHBY WAY E</b> <b>MINNETONKA, MN 55305</b> <b>LISTED FOR NOTICE ONLY. ANY CLAIMS</b> <b>ARISING FROM LTRW LAND DEVELOPMENT LLC.</b>	
<b>DAVE HILL</b> <b>11101 APENNINE AVE</b> <b>INVER GROVE HEIGHTS, MN 55077</b> <b>LISTED FOR NOTICE ONLY. ANY CLAIMS</b> <b>ARISING FROM LTRW LAND DEVELOPMENT LLC</b> <b>AND RIVER RUN PROPERTIES, LLC.</b>	
<b>GREG KUNTZ</b> <b>602 LEVANDER WAY</b> <b>SOUTH ST PAUL, MN 55075</b> <b>LISTED FOR NOTICE ONLY. ANY CLAIMS</b> <b>ARISING FROM LTRW LAND DEVELOPMENT LLC</b> <b>AND RIVER RUN PROPERTIES, LLC.</b>	
<b>JOSEPH P GISCH</b> <b>7880 BRISTOL ROAD</b> <b>WOODBURY, MN 55125</b> <b>LISTED FOR NOTICE ONLY. ANY CLAIMS</b> <b>ARISING FROM LTRW LAND DEVELOPMENT LLC.</b>	
<b>KEVIN KRAUS</b> <b>8 ALICE CT</b> <b>SOUTH ST PAUL, MN 55075</b> <b>LISTED FOR NOTICE ONLY. ANY CLAIMS</b> <b>ARISING FROM LTRW LAND DEVELOPMENT LLC</b> <b>AND RIVER RUN PROPERTIES, LLC.</b>	
<b>MADONNA SEELHAMMER</b> <b>50% OWNERSHIP INTEREST IN 1504 CONCORD</b> <b>ST S, SOUTH ST PAUL, MN</b>	

In re **JAMES HERBERT HOAG,  
JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H - CODEBTORS**  
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>RICK E LINGEN 6742 - 129TH ST W APPLE VALLEY, MN 55124 LISTED FOR NOTICE ONLY. ANY CLAIMS ARISING FROM LTRW LAND DEVELOPMENT LLC.</b>	

In re **JAMES HERBERT HOAG**  
**JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP(S): <b>None.</b>	AGE(S):
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>REALTOR</b>	<b>UNEMPLOYED</b>
Name of Employer	<b>REMAX</b>	
How long employed	<b>14 YEARS</b>	
Address of Employer	<b>971 SIBLEY MEMORIAL HWY LILYDALE, MN 55118</b>	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <b>5,000.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

3. SUBTOTAL

\$ <b>5,000.00</b>	\$ <b>0.00</b>
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>0.00</b>	\$ <b>0.00</b>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>5,000.00</b>	\$ <b>0.00</b>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

12. Pension or retirement income

13. Other monthly income

(Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>0.00</b>	\$ <b>0.00</b>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>5,000.00</b>	\$ <b>0.00</b>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>5,000.00</b>	
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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re **JAMES HERBERT HOAG**  
**JULIE ANN HOAG**

Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>6,714.02</b>
a. Are real estate taxes included? Yes _____ No <u><b>X</b></u>		
b. Is property insurance included? Yes _____ No <u><b>X</b></u>		
2. Utilities:		
a. Electricity and heating fuel	\$	<b>170.00</b>
b. Water and sewer	\$	<b>35.00</b>
c. Telephone	\$	<b>40.00</b>
d. Other <u><b>See Detailed Expense Attachment</b></u>	\$	<b>231.00</b>
3. Home maintenance (repairs and upkeep)	\$	<b>50.00</b>
4. Food	\$	<b>600.00</b>
5. Clothing	\$	<b>150.00</b>
6. Laundry and dry cleaning	\$	<b>0.00</b>
7. Medical and dental expenses	\$	<b>310.00</b>
8. Transportation (not including car payments)	\$	<b>850.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>0.00</b>
10. Charitable contributions	\$	<b>250.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<b>25.00</b>
b. Life	\$	<b>310.00</b>
c. Health	\$	<b>900.00</b>
d. Auto	\$	<b>180.00</b>
e. Other _____	\$	<b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u><b>See Detailed Expense Attachment</b></u>	\$	<b>1,572.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<b>239.43</b>
b. Other <u><b>TOYOTA</b></u>	\$	<b>306.01</b>
c. Other _____	\$	<b>0.00</b>
14. Alimony, maintenance, and support paid to others	\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home	\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<b>1,030.00</b>
17. Other <u><b>See Detailed Expense Attachment</b></u>	\$	<b>1,225.00</b>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **15,187.46**

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

**20. STATEMENT OF MONTHLY NET INCOME**

a. Average monthly income from Line 15 of Schedule I	\$	<b>5,000.00</b>
b. Average monthly expenses from Line 18 above	\$	<b>15,187.46</b>
c. Monthly net income (a. minus b.)	\$	<b>-10,187.46</b>

**JAMES HERBERT HOAG**In re **JULIE ANN HOAG**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)****Detailed Expense Attachment****Other Utility Expenditures:**

<b>DUES/LOT RENT</b>	\$	<b>131.00</b>
<b>CABLE</b>	\$	<b>50.00</b>
<b>INTERNET</b>	\$	<b>50.00</b>
<b>Total Other Utility Expenditures</b>	\$	<b>231.00</b>

**Specific Tax Expenditures:**

<b>PROPERTY TAXES</b>	\$	<b>172.00</b>
<b>STATE</b>	\$	<b>300.00</b>
<b>FEDERAL</b>	\$	<b>500.00</b>
<b>SOCIAL SECURITY</b>	\$	<b>600.00</b>
<b>Total Tax Expenditures</b>	\$	<b>1,572.00</b>

**Other Expenditures:**

<b>TOILETRIES</b>	\$	<b>50.00</b>
<b>PERIODICALS</b>	\$	<b>50.00</b>
<b>POSTAGE</b>	\$	<b>10.00</b>
<b>PERSONAL CARE</b>	\$	<b>80.00</b>
<b>PETS</b>	\$	<b>35.00</b>
<b>AUTO -EXPENSE REALTOR BUSINESS</b>	\$	<b>1,000.00</b>
<b>Total Other Expenditures</b>	\$	<b>1,225.00</b>

ReMax franchise dues	\$ 370.00
Assistant	300.00
Advertising	100.00
Sign installation	110.00
Board fees, continuing education, etc.	<u>150.00</u>
<b>Total</b>	<b>\$1,030.00</b>



**United States Bankruptcy Court  
District of Minnesota**

In re **JAMES HERBERT HOAG  
JULIE ANN HOAG**

Debtor(s)

Case No.  
Chapter

**7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **33** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **September 29, 2008**

Signature **/s/ JAMES HERBERT HOAG**  
**JAMES HERBERT HOAG**  
Debtor

Date **September 29, 2008**

Signature **/s/ JULIE ANN HOAG**  
**JULIE ANN HOAG**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

# United States Bankruptcy Court District of Minnesota

In re **JAMES HERBERT HOAG  
JULIE ANN HOAG**

Debtor(s)

Case No.  
Chapter

**7**

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$0.00</b>	<b>2006 - SEE ATTACHED EXHIBIT A</b>
<b>\$47,044.00</b>	<b>2008 YTD - HUSBAND</b>
<b>\$0.00</b>	<b>2008 YTD - WIFE</b>
<b>\$48,943.00</b>	<b>2007 - HUSBAND - AND SEE EXHIBIT B</b>
<b>\$11,966.00</b>	<b>2007 - WIFE - AND SEE EXHIBIT B</b>

## 2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	2006 - SEE ATTACHED EXHIBIT A.
\$6,600.00	2008 YTD RENT
\$13,200.00	2007 RENT - AND SEE EXHIBIT B

## 3. Payments to creditors

None ☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
AMERICAN EXPRESS PO BOX 297804 FORT LAUDERDALE, FL 33329-7804	09/02/08 - \$952.30; 07/30/08 - \$406.92	\$1,359.22	\$0.00
MAINSTREET BANK PO BOX 1710 ST PAUL, MN 55101	07/19/08	\$2,000.00	\$0.00
IRS DISTRICT DIRECTOR ROOM 320 STOP 5700 30 7TH ST E STE 1222 ST PAUL, MN 55101	08/11/08	\$935.00	\$0.00
VISA FIRST NAT'L BANK OMAHA PO BOX 2557 OMAHA, NE 68103-2557	08/15/08	\$1,404.00	\$0.00
AMERICAN EXPRESS PO BOX 297804 FORT LAUDERDALE, FL 33329-7804	09/02/08	\$952.00	\$0.00

- None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>PROFESSIONAL FINANCE INC. V. RIVER RUN PROPERTIES LLC.</b>	<b>COLLECTION</b>	<b>RAMSEY COUNT DISTRICT COURT</b>	<b>PENDING</b>

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>TCF BANK 801 MARQUETTE AVE SUITE 1450 MINNEAPOLIS, MN 55402</b>	<b>07/08</b>	<b>SWEEP FOR LINE OF CREDIT PAYMENT - \$1,365.00</b>

#### 6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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**8. Losses**

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>MICHAEL J. IANNAONE 8687 EAGLE POINT BLVD LAKE ELMO, MN 55042</b>	<b>SEE STATEMENT OF ATTORNEY.</b>	
<b>PATRICK HENNESSY BEST &amp; FLANAGAN LLP 225 S SIXTH ST STE 4000 MINNEAPOLIS, MN 55402-4331</b>		<b>\$1,000.00</b>
<b>MARY JO A JENSEN-CARTER 1257 GUN CLUB RD WHITE BEAR LAKE, MN 55110</b>		<b>RIVER RUN PROPERTIES LAWSUIT DEFENSE</b>

**10. Other transfers**

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>STEVE SNELLING</b>	<b>2006</b>	<b>20% INTEREST IN MILLENIUM PROPERTY INVESTMENTS LLC, \$53,000.00</b>

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE FROM TIME TO TIME	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
ELAINE HOAG  MOTHER		\$100 - \$200
ING USA ANNUITY & LIFE INS COMPANY PO BOX 5085 MINOT, ND 58702	JULY 2008	CASHED IN LIFE INSURANCE POLICY NO. 0001807564 FOR \$936.20 AND POLICY NO. 0001762622 FOR \$1,951.34.
J LYON	JULY 2008	SOLD 1988 MAXUM 2000/SR BOAT - NEEDED \$1,100 WORTH OF WORK - SOLD FOR \$1,600.
UNKNOWN	SEPTEMBER 2008	TERMINATION OF HOMEVESTORS OF AMERICA FRANCHISE - NO CONSIDERATION.
HENRY & KARLA TILMAN 16550 GRENADIER AVE Lakeville, MN 55044 NONE	AUGUST 31, 2007	GRENADIER PROPERTY SOLD \$171,000.00 - NET AFTER LOANS AND EXPENSES \$817.22
CONRAD BUHR & FAYE DUNN 29 DEER HILLS DRIVE Saint Paul, MN 55127 NONE	JUNE 22, 2007	29 DEER HILLLS DRIVE. \$465,000. NET \$0.00
RYAB STEVENS  NONE	JANUARY 2008	5% OF HSK, LLC. PART OF AGREED EMPLOYMENT TERMS.
SEAN STEVENS  NONE	JANUARY 2008	5% OF HSK, LLC. PART OF AGREED EMPLOYMENT TERMS.
MICHAEL KAPLAN  NONE	JANUARY 2008	5% OF HSK, LLC. PART OF AGREED EMPLOYMENT TERMS.

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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#### 11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
TCF BANK 801 MARQUETTE AVE SUITE 1450 MINNEAPOLIS, MN 55402	CHECKING ACCT ENDING 1490	\$14.62, 09/08

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>TCF BANK 801 MARQUETTE AVE SUITE 1450 MINNEAPOLIS, MN 55402</b>	<b>CHECKING ACCT ENDING 9123</b>	<b>\$25.00, 09/08</b>
<b>TCF BANK 801 MARQUETTE AVE SUITE 1450 MINNEAPOLIS, MN 55402</b>	<b>BUSINESS CHECKING ACCT ENDING 9212</b>	<b>\$8.23, 09/08</b>

### 12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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### 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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### 14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
<b>DOUG YOUNGDALE 910 SENECA ST WEBSTER CITY, IA 50595</b>	<b>GOLF CART, \$1,000</b>	<b>30440 - 122ND, NEW AUBURN, WI 54757</b>

### 15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
<b>29 DEER HILLS DR, NORTH OAKS, MN 55127</b>		<b>1991 - 06/07</b>

### 16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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## 18 . Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
HSK INC	20-5505641 / MN 8534232	DBA ZEROEZ OF MN	60% - CARPET & RELATED SERVICES COMPANY	2006 - PRESENT
JHS LLC	41-1966981		50% INTEREST WHICH HE SOLD IN 2003	
MILLENIUUM PROPERTY LLC	41-2019968		20% INTEREST	2002 - SOLD IN 2006



NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
CAP CADDIE LLC	57-1190523		5%	2004
RIVER HEIGHTS GATEWAY LLP	01-0672969		50%	CLOSED IN 2006
FRONT PORCH PROPERTIES	20-2744212	D/B/A HOMEVESTORS	100%	2008 RELINQUISHED FRANCHISE AGREEMENT
BLUE HARDWOOD LLC	26-2452405			NEW COMPANY STARTED 2008
LTR LAND DEVELOPMENT LLC	14-1861855		OWNED ??%	ENDED 2004
LTRW LAND DEVELOPMENT LLC	87-0709781		50% OWNED BY RIVER RUN PROPERTIES LLC IN WHICH DEBTOR HAS A 20% INTEREST	
RIVER RUN PROPERTIES LLC	75-3032729		REMAX REALTY FRANCHISE - 20% - REAL ESTATE SALES/MORTGAGE ORIGINATION / TITLE COMPANY / CONSTRUCTION COMPANY / DEVELOPMENT COMPANY.	2002 - SOLD IN 2005
554 PROPERTIES			CLOSED & ROLLED TO SHH 401K 2005	
LA PUNTA COSTA RICA LLC	20-3778948		9.255127	2005 - PRESENT
PURA VIDA COSTA RICA LLC	20-2858522		6.5212500%	

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

**PADGETT BUSINESS SERVICES**  
**201 W BURNSVILLE PKWY STE 118**  
**BURNSVILLE, MN 55337**

**LAWRENCE CUMPSTON & ASSOC**  
**380 E LAFAYETTE FRONTAGE RD STE 110**  
**ST PAUL, MN 55107-1213**

**MADONNA SEELHAMMER**

**JEFFREY J BALLENTHIN CPA**  
**350 ST PETER ST STE 270**  
**ST PAUL, MN 55102**

**JIM SPRASLEY**  
**971 SIBLEY MEMORIAL HWY**  
**LILYDALE, MN 55118**

**SEAN STEVENS**  
**1957 W COUNTY RD C2**

**MARK HOLLANDER**

**JOSH FUNK**

**RHONNA PETERSON**

- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

**PADGETT BUSINESS SERVICES** **201 W BURNSVILLE PKWY STE 118**  
**BURNSVILLE, MN 55337**

**09/06 - 02/08**

**BALLENTHIN FUNK & JOHNSON** **350 ST PETER ST STE 270**  
**ST PAUL, MN 55102**

**02/08 - PRESENT**

- None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

**PROSPERAN BANK**  
**2520 WHITE BEAR AVE**  
**MAPLEWOOD, MN 55109**

**PROFUNDING**  
**2145 WOODLANE DR**  
**WOODBURY, MN 55125**

**MAINSTREET BANK**  
**PO BOX 1710**  
**ST PAUL, MN 55101**

## NAME AND ADDRESS

## DATE ISSUED

**PROFINANCE INC**  
**2145 WOODLANE DR**  
**WOODBURY, MN 55125**

**S&C BANK**  
**5795 MORNING DOVE AVE N**  
**STILLWATER, MN 55082**

**ANCHOR BANK - ST PAUL**  
**332 MINNESOTA ST N STE 210**  
**ST PAUL, MN 55101**

**BREMER BANK**  
**633 CONCORD ST S**  
**SOUTH ST PAUL, MN 55075**

**PARK - MIDWAY BANK**  
**2171 UNIVERSITY AVE W**  
**ST PAUL, MN 55114**

**TCF NATIONAL BANK**  
**1503 S ROBERT ST**  
**WEST ST PAUL, MN 55118**

**UNIVERSITY BANK**  
**200 UNIVERSITY AVE W**  
**ST PAUL, MN 55103**

**HIWAY FEDERAL CREDIT UNION**  
**111 EMPIRE DR**  
**ST PAUL, MN 55103**

**INTERLINK FINANCIAL**

**ACC CAPITAL****20. Inventories**

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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**21 . Current Partners, Officers, Directors and Shareholders**

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22 . Former partners, officers, directors and shareholders**

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **September 29, 2008**

Signature **/s/ JAMES HERBERT HOAG**  
**JAMES HERBERT HOAG**  
Debtor

Date **September 29, 2008**

Signature **/s/ JULIE ANN HOAG**  
**JULIE ANN HOAG**  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

Label (See instructions on page 16.) Use the IRS label. Otherwise, please print or type.

Presidential Election Campaign

L  
A  
B  
E  
L  
  
H  
E  
R  
E

For the year Jan. 1-Dec. 31, 2006, or other tax year beginning

2006, ending

20

OMB No. 1545-0074

Your first name and initial

JAMES H.

Last name

HOAG

Your social security number

8877

If a joint return, spouse's first name and initial

JULIE A.

Last name

HOAG

Spouse's social security number

5596

Home address (number and street). If you have a P.O. box, see page 16.

814 MARTHA LAKE COURT

Apt. no.

You must enter your SSN(s) above.

City, town or post office, state, and ZIP code. If you have a foreign address, see page 16.

SHOREVIEW

MN 55126

Checking a box below will not change your tax or refund.

Check here if you, or your spouse if filing jointly, want \$3 to go to this fund (see page 16)

☒ You ☒ Spouse

### Filing Status

- 1 ☐ Single  
2 ☒ Married filing jointly (even if only one had income)  
3 ☐ Married filing separately. Enter spouse's SSN above and full name here.

- 4 ☐ Head of household (with qualifying person). (See page 17.) If the qualifying person is a child but not your dependent, enter this child's name here.  
5 ☐ Qualifying widow(er) with dependent child (see page 17)

### Exemptions

- 6a ☒ Yourself. If someone can claim you as a dependent, do not check box 6a

- b ☒ Spouse

- c Dependents:

(1) First name

Last name

(2) Dependent's social security number

(3) Dependent's relationship to you

(4) ☐ If qual. child for child tax cr. (see page 15)

Boxes checked on 6a and 6b

No. of children on 6c who:

• lived with you  
• did not live with you due to divorce or separation (see page 20)

Dependents on 6c not entered above

Add numbers on lines above

2

- d Total number of exemptions claimed

2

### Income

- 7 Wages, salaries, tips, etc. Attach Form(s) W-2

7 4,105

- 8a Taxable interest. Attach Schedule B if required

8a 3,588

- b Tax-exempt interest. Do not include on line 8a

8b

- 9a Ordinary dividends. Attach Schedule B if required

9a 19

- b Qualified dividends (see page 23)

9b

- 10 Taxable refunds, credits, or offsets of state and local income taxes (see page 24)

10 96

- 11 Alimony received

11

- 12 Business income or (loss). Attach Schedule C or C-EZ

12 71,177

- 13 Capital gain or (loss). Attach Schedule D if required. If not required, check here

13 -3,000

- 14 Other gains or (losses). Attach Form 4797

14

- 15a IRA distributions

15a

15,240

- b Taxable amount (see page 25)

15b 15,240

- 16a Pensions and annuities

16a

- b Taxable amount (see page 26)

16b

- 17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E

17 -25,548

- 18 Farm income or (loss). Attach Schedule F

18

- 19 Unemployment compensation

19

- 20a Social security benefits

20a

- b Taxable amount (see page 27)

20b

- 21 Other income. List type and amount (see page 29)

21

- 22 Add the amounts in the far right column for lines 7 through 21. This is your total income

22 65,677

### Adjusted Gross Income

- 23 Archer MSA deduction. Attach Form 8853

23

- 24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ

24

- 25 Health savings account deduction. Attach Form 8889

25

- 26 Moving expenses. Attach Form 3903

26

- 27 One-half of self-employment tax. Attach Schedule SE

27

1,573

- 28 Self-employed SEP, SIMPLE, and qualified plans

28

- 29 Self-employed health insurance deduction (see page 29)

29

6,580

- 30 Penalty on early withdrawal of savings

30

- 31a Alimony paid b Recipient's SSN

31a

- 32 IRA deduction (see page 31)

32

- 33 Student loan interest deduction (see page 33)

33

- 34 Jury duty pay you gave to your employer

34

- 35 Domestic production activities deduction. Attach Form 8903

35

- 36 Add lines 23 through 31a and 32 through 35

36

8,153

- 37 Subtract line 36 from line 22. This is your adjusted gross income

37

57,524

EXHIBIT A

**Label**  
(See instructions on page 12.)  
Use the IRS label.  
Otherwise, please print or type.

Presidential

For the year Jan. 1-Dec. 31, 2007, or other tax year beginning 2007, ending 20		OMB No. 1545-0074
<b>L</b>	Your first name and initial <b>JAMES H.</b>	Last name <b>HOAG</b>
<b>A</b>	If a joint return, spouse's first name and initial <b>JULIE A.</b>	Last name <b>HOAG</b>
<b>B</b>	Home address (number and street). If you have a P.O. box, see page 12. Apt. no. <b>814 MARTHA LAKE COURT</b>	
<b>E</b>	City, town or post office, state, and ZIP code. If you have a foreign address, see page 12. <b>SHOREVIEW MN 55126</b>	

Your social security number

Spouse's social security number

▲ You must enter your SSN(s) above. ▲

Checking a box below will not change your tax or refund.

**Election Campaign** Check here if you, or your spouse if filing jointly, want \$3 to go to this fund (see page 12) ☒ You ☒ Spouse

**Filing Status**

Check only one box.

- 1 ☐ Single  
 2 ☒ Married filing jointly (even if only one had income)  
 3 ☐ Married filing separately. Enter spouse's SSN above and full name here.   
 4 ☐ Head of household (with qualifying person). (See page 13.) If the qualifying person is a child but not your dependent, enter this child's name here.   
 5 ☐ Qualifying widow(er) with dependent child (see page 14)

**Exemptions**

If more than four dependents, see page 15.

6a <input checked="" type="checkbox"/> Yourself. If someone can claim you as a dependent, do not check box 6a				Boxes checked on 6a and 6b No. of children on 6c who: • lived with you • did not live with you due to divorce or separation (see page 16) Dependents on 6c not entered above Add numbers on lines above	2
b <input checked="" type="checkbox"/> Spouse					
c Dependents:					
(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input type="checkbox"/> If qual. child for child tax or (see page 15)	
d Total number of exemptions claimed					11,966

**Income**

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see page 19.

**ROLLOVER**

Enclose, but do not attach, any payment. Also, please use Form 1040-V.

7	Wages, salaries, tips, etc. Attach Form(s) W-2	7	11,966
8a	Taxable interest. Attach Schedule B if required	8a	173
b	Tax-exempt interest. Do not include on line 8a	8b	
9a	Ordinary dividends. Attach Schedule B if required	9a	79
b	Qualified dividends (see page 19)	9b	
10	Taxable refunds, credits, or offsets of state and local income taxes (see page 20)	10	1,646
11	Alimony received	11	
12	Business income or (loss). Attach Schedule C or C-EZ	12	102,018
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here <input type="checkbox"/>	13	-3,000
14	Other gains or (losses). Attach Form 4797	14	
15a	IRA distributions	15a	
16a	Pensions and annuities	16a	4,579
b	Taxable amount (see page 21)	15b	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	16b	714
18	Farm income or (loss). Attach Schedule F	17	-52,687
19	Unemployment compensation	18	
20a	Social security benefits	19	
20a		20b	
21	Other income. List type and amount (see page 24)	21	
22	Add the amounts in the far right column for lines 7 through 21. This is your total income	22	60,909
23	Educator expenses (see page 26)	23	
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24	
25	Health savings account deduction. Attach Form 8889	25	
26	Moving expenses. Attach Form 3903	26	
27	One-half of self-employment tax. Attach Schedule SE	27	3,217
28	Self-employed SEP, SIMPLE, and qualified plans	28	
29	Self-employed health insurance deduction (see page 26)	29	
30	Penalty on early withdrawal of savings	30	
31a	Alimony paid b Recipient's SSN	31a	
32	IRA deduction (see page 27)	32	
33	Student loan interest deduction (see page 30)	33	
34	Tuition and fees deduction. Attach Form 8917	34	
35	Domestic production activities deduction. Attach Form 8903	35	
36	Add lines 23 through 31a and 32 through 35	36	3,217
37	Subtract line 36 from line 22. This is your adjusted gross income	37	57,692

**Adjusted Gross Income**

EXHIBIT B

**United States Bankruptcy Court  
District of Minnesota**

In re **JAMES HERBERT HOAG  
JULIE ANN HOAG**

Debtor(s)

Case No.  
Chapter

**7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

- ☒ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☒ I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<b>2003 NISSAN MAXIMA - SALVAGE TITLE</b>	<b>MAINSTREET BANK</b>				<b>X</b>
<b>2009 TOYOTA CAMRY</b>	<b>TOYOTA MOTOR CREDIT CORP</b>				<b>X</b>
<b>30440 122ND ST., SAMPSON, WISCONSIN, LEGALLY DESCRIBED AS LOT 1 OF CSM 12-70, MAP NO. 2641, A PART OF GOVERNMENT LOT 2 OF SECTION 1, TOWNSHIP 32 NORTH, RANGE 9 WEST, TOWN OF SAMPSON, CHIPPEWA COUNTY, WISCONSIN</b>	<b>CITIMORTGAGE</b>	<b>Debtor will retain collateral and continue to make regular payments.</b>			
<b>30440 122ND ST., SAMPSON, WISCONSIN, LEGALLY DESCRIBED AS LOT 1 OF CSM 12-70, MAP NO. 2641, A PART OF GOVERNMENT LOT 2 OF SECTION 1, TOWNSHIP 32 NORTH, RANGE 9 WEST, TOWN OF SAMPSON, CHIPPEWA COUNTY, WISCONSIN</b>	<b>TCF NATIONAL BANK</b>	<b>Debtor will retain collateral and continue to make regular payments.</b>			

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
<b>-NONE-</b>		

Date **September 29, 2008**

Signature **/s/ JAMES HERBERT HOAG**  
**JAMES HERBERT HOAG**  
Debtor

Date **September 29, 2008**

Signature **/s/ JULIE ANN HOAG**  
**JULIE ANN HOAG**  
Joint Debtor



**United States Bankruptcy Court  
District of Minnesota**

In re **JAMES HERBERT HOAG  
JULIE ANN HOAG**

Debtor(s)

Case No.

Chapter **7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>7,500.00</u>
Prior to the filing of this statement I have received.....	\$	<u>7,500.00</u>
Balance Due.....	\$	<u>0.00</u>

2. \$ 299.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor      ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor      ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]

**Exemption planning, if applicable**

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**REPRESENTATION DOES NOT INCLUDE (A) DEFENSE OF CONTESTED MATTERS OR ADVERSARY PROCEEDINGS, (B) CREDIT REPORT DISPUTES, (C) NEGOTIATION OF REAFFIRMATION AGREEMENTS, (D) DISCHARGE OF JUDGMENTS, (E) REMOVAL OF LIENS AGAINST REAL ESTATE, (F) REPRESENTATION IN CONNECTION OF AN APPEAL OF ANY ORDER OR JUDGMENT AND (G) CONVERSION OF A CASE TO A CASE UNDER A DIFFERENT CHAPTER. ITEMS A THROUGH G ARE EXCLUDED MATTERS. CLIENT UNDERSTANDS AND AGREES THAT IANNAZONE LAW OFFICE WILL NOT SIGN THE ATTORNEY CERTIFICATION ON REAFFIRMATION AGREEMENTS.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: September 29, 2008

/s/ MICHAEL J. IANNAZONE

**MICHAEL J. IANNAZONE 48719  
IANNAZONE LAW OFFICE  
8687 EAGLE POINT BLVD.  
LAKE ELMO, MN 55042  
651-224-3361 Fax: 651-297-6187  
mji@iannazone.com**

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

In re: JAMES & JULIE HOAG

STATEMENT OF ATTORNEY

Bky:

Debtor(s)

Michael J. Iannacone states and alleges:

1. That he is the attorney for the debtor(s) in the above matter.
2. That the compensation paid or promised to him for professional services rendered and to be rendered in connection with the case is \$7,500.00 plus filing fees. The services rendered or to be rendered include the following: (a) analysis of the financial situation and rendering advice and assistance to the debtor in determining whether to file a petition under Title 11 of the United States Code; (b) preparation and filing of the petition, exhibits, attachments, schedules, statements and lists and other documents required by the court; (c) representation of the debtor(s) at the meeting of creditors; (d) negotiations with creditors; and (e) other services reasonably necessary to represent the debtor(s) in this case. Providing, however, additional compensation at the attorney's normal hourly rate will be required for the defense of any adversary proceedings, post-petition agreement approvals or lien avoidance proceedings, if any. OMITTED CREDITORS WILL BE INCLUDED AT THE RATE OF \$30.00 EACH. IN THE EVENT IT IS NECESSARY TO RESCHEDULE THE FIRST MEETING OF CREDITORS AT DEBTOR'S REQUEST OR BECAUSE OF DEBTOR'S FAILURE TO APPEAR, DEBTOR AGREES TO PAY AN ADDITIONAL FEE OF \$75.00 PLUS \$1.00 FOR EACH CREDITOR OR OTHER PARTY LISTED ON DEBTOR'S SCHEDULES OR PARTY REQUESTING NOTICE. It is agreed that if the debtor(s) should fail to make full or partial payment of fees according to any written or oral agreement, attorney may withdraw as attorney for this case upon written notice to debtor(s).
3. That to date the undersigned has been paid the sum of \$7,799.00. The source of which was as follows: earnings, cash on hand \_\_\_\_\_.
4. That he has received no transfer, assignment or pledge of property except the following of the stated value: \_\_\_\_\_.
5. The promised balance remaining, if any, will be derived from earnings, wages, and compensation for earnings and \_\_\_\_\_.
6. That the undersigned has not shared or agreed to share with any persons, other than with members of the undersigned's law firm, any compensation paid or to be paid except as follows: \_\_\_\_\_.
7. REPRESENTATION DOES NOT INCLUDE (A) DEFENSE OF CONTESTED MATTERS AND ADVERSARY PROCEEDINGS, (B) CREDIT REPORT DISPUTES, (C) NEGOTIATION OF REAFFIRMATION AGREEMENTS, (D) DISCHARGE OF JUDGMENTS, (E) REMOVAL OF LIENS AGAINST REAL ESTATE, (F) REPRESENTATION IN CONNECTION OF AN APPEAL OF ANY ORDER OR JUDGMENT AND (G) CONVERSION OF A CASE TO A CASE UNDER A DIFFERENT CHAPTER. ITEMS A THROUGH G ARE "EXCLUDED MATTERS". CLIENT UNDERSTANDS AND AGREES THAT IANNAZONE LAW OFFICE WILL NOT SIGN THE ATTORNEY CERTIFICATION ON REAFFIRMATION AGREEMENTS. EXCLUDED MATTERS also include any other matter in which an attorney may appear or represent me before the Bankruptcy Court, including negotiations on such matter. Michael J. Iannacone is not obligated to represent me in such contested matters and may decline to do so. If Michael J. Iannacone consents to representation in such matters, I agree to pay additional attorney's fees at the rate of \$350.00 per hour with a prepaid retainer as set by Michael J. Iannacone and paid before work is initiated on the contested matter.

Accepted:

  
JAMES H. HOAG

  
JULIE A. HOAG

Dated: 9/29, 2008

/s/ Michael J. Iannacone  
Michael J. Iannacone, #48719  
8687 Eagle Point Blvd.  
Lake Elmo, MN 55042

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

<b>MICHAEL J. IANNACONE 48719</b>	<b>X /s/ MICHAEL J. IANNACONE</b>	<b>September 29, 2008</b>
Printed Name of Attorney	Signature of Attorney	Date
Address:		
<b>8687 EAGLE POINT BLVD.</b>		
<b>LAKE ELMO, MN 55042</b>		
<b>651-224-3361</b>		

**Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

<b>JAMES HERBERT HOAG</b>	<b>X /s/ JAMES HERBERT HOAG</b>	<b>September 29, 2008</b>
<b>JULIE ANN HOAG</b>	Signature of Debtor	Date
Printed Name of Debtor		
Case No. (if known) _____	<b>X /s/ JULIE ANN HOAG</b>	<b>September 29, 2008</b>
	Signature of Joint Debtor (if any)	Date

**United States Bankruptcy Court  
District of Minnesota**

In re **JAMES HERBERT HOAG  
JULIE ANN HOAG**  
Debtor(s)

Case No. \_\_\_\_\_  
Chapter **7**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **September 29, 2008**

**/s/ JAMES HERBERT HOAG**  
**JAMES HERBERT HOAG**  
Signature of Debtor

Date: **September 29, 2008**

**/s/ JULIE ANN HOAG**  
**JULIE ANN HOAG**  
Signature of Debtor

ANCHOR BANK  
6 - 5TH ST W  
ST PAUL MN 55102

ANCHOR BANK - ST PAUL  
332 MINNESOTA ST N STE 210  
ST PAUL MN 55101

ANCHOR BANK - WISCONSIN  
PO BOX 7933  
MADISON WI 53707

BANK OF AMERICA  
PO BOX 77404  
EWING NJ 08628

BANK OF AMERICA  
PO BOX 15026  
WILMINGTON DE 19850-5026

BANK OF AMERICA  
PO BOX 15710  
WILMINGTON DE 19886

BANK OF AMERICA  
PO BOX 15710  
WILMINGTON DE 19886

BANK OF AMERICA NFL  
PO BOX 15026  
WILMINGTON DE 19850-5026

BANK OF THE WEST  
PO BOX 4002  
CONCORD CA 94524

BLAINE KIRCHERT  
1050 OVERLOOK RD  
MENDOTA HEIGHTS MN 55118

BREMER BANK  
633 CONCORD ST S  
SOUTH ST PAUL MN 55075

CARD SERVICES  
PO BOX 8828  
WILMINGTON DE 19899-8828

CHASE  
PO BOX 15299  
WILMINGTON DE 19850-5299

CHASE  
PO BOX 15298  
WILMINGTON DE 19850-5298

CHASE MASTERCARD  
PO BOX 15298  
WILMINGTON DE 19850-5298

CHASE SUPERAMERICA MASTERCARD  
PO BOX 15298  
WILMINGTON DE 19850-5298

CITIMORTGAGE  
PO BOX 6006  
THE LAKES NV 88901

CITY OF ST PAUL  
25 W FOURTH ST  
ST PAUL MN 55102

DANIEL L FESLER  
509 WILLOUGHBY WAY E  
MINNETONKA MN 55305

DAVE HILL  
11101 APENNINE AVE  
INVER GROVE HEIGHTS MN 55077

DISCOVER CARD  
PO BOX 30943  
SALT LAKE CITY UT 84130

FESLER, DANIEL L  
509 WILLOUGHBY WAY E  
MINNETONKA MN 55305

GISCH, JOSEPH P  
7880 BRISTOL ROAD  
WOODBURY MN 55125

GREG KUNTZ  
602 LEVANDER WAY  
SOUTH ST PAUL MN 55075

HILL, DAVE  
11101 APENNINE AVE  
INVER GROVE HEIGHTS MN 55077

HIWAY FEDERAL CREDIT UNION  
111 EMPIRE DR  
ST PAUL MN 55103

HOME DEPOT CREDIT SERVICES  
PO BOX 689100  
DES MOINES IA 50368-9100



HOMEcomings FINANCIAL  
PO BOX 205  
WATERLOO IA 50704-0205

HOMEVESTORS OF AMERICA  
10670 N CENTRAL EXPRESSWAY  
SUITE 700  
DALLAS TX 75231

HSBC CARD SERVICES  
GM CARD  
PO BOX 80082  
SALINAS CA 93912-0082

JOSEPH P GISCH  
7880 BRISTOL ROAD  
WOODBURY MN 55125

KEVIN KRAUS  
8 ALICE CT  
SOUTH ST PAUL MN 55075

KIRCHERT, BLAINE  
1050 OVERLOOK RD  
MENDOTA HEIGHTS MN 55118

KRAUS, KEVIN  
8 ALICE CT  
SOUTH ST PAUL MN 55075

KUNTZ, GREG  
602 LEVANDER WAY  
SOUTH ST PAUL MN 55075

LINGEN, RICK E  
6742 - 129TH ST W  
APPLE VALLEY MN 55124

MACDONALD PROPERTIES INC  
1910 EVERGREEN ECHO  
WOODBURY MN 55125-2307

MADONNA SEELHAMMER

MAINSTREET BANK  
PO BOX 1710  
ST PAUL MN 55101

MAINSTREET BANK  
835 SOUTHVIEW BLVD  
SOUTH ST PAUL MN 55075

MAINSTREET BANK  
PO BOX 1710  
ST PAUL MN 55101

MAINSTREET BANK  
PO BOX 1710  
ST PAUL MN 55101

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MAINSTREET BANK  
PO BOX 1710  
ST PAUL MN 55101

PARK - MIDWAY BANK  
2171 UNIVERSITY AVE W  
ST PAUL MN 55114

PROFESSIONAL FINANCE INC  
C/O FREDRICKSON & BYRON  
200 S 6TH ST STE 4000  
MINNEAPOLIS MN 55402-1425

PROFINANCE INC  
2145 WOODLANE DR  
WOODBURY MN 55125

PROFUNDING  
2145 WOODLANE DR  
WOODBURY MN 55125

PROMOTORA SUNSET BEACH CLUBS  
PMB 477  
BRICKELL AVE STE 51  
MIAMI FL 33131

PROSPERAN BANK  
2520 WHITE BEAR AVE  
MAPLEWOOD MN 55109

REAL FINANCIAL CENTER  
4450 W 76TH ST  
EDINA MN 55435-5132

RICK E LINGEN  
6742 - 129TH ST W  
APPLE VALLEY MN 55124

S&C BANK  
5795 MORNING DOVE AVE N  
STILLWATER MN 55082

SCHERER BROS LUMBER  
9401 - 73RD AVE STE 400  
BROOKLYN PARK MN 55428

SEELHAMMER, MADONNA  
6715 CAHILL AVE E  
INVER GROVE HEIGHTS MN 55076

SEYKO HOLDINGS LLC  
C/O JOHN SEKORA  
2710 BEVERLY DR  
FLOWER MOUND TX 75022

TCF NATIONAL BANK  
101 E 5TH ST STE 101  
ST PAUL MN 55101

TOYOTA MOTOR CREDIT CORP  
260 INTERSTATE N CIR  
ATLANTA GA 30339

UNIVERSITY BANK  
200 UNIVERSITY AVE W  
ST PAUL MN 55103

UNIVERSITY NATIONAL BANK  
200 UNIVERSITY AVE W  
ST PAUL MN 55103

VISA  
FIRST NAT'L BANK OMAHA  
PO BOX 2557  
OMAHA NE 68103-2557

WELLS FARGO  
PO BOX 5185  
SIOUX FALLS SD 57117-5185

WELLS FARGO  
PO BOX 348750  
SACRAMENTO CA 95834

WELLS FARGO  
PO BOX 348750  
SACRAMENTO CA 95834

WELLS FARGO RYAN STEVENS VISA  
PO BOX 348750  
SACRAMENTO CA 95834

JAMES HERBERT HOAG

In re JULIE ANN HOAG

Debtor(s)

Case Number: \_\_\_\_\_

(If known)

According to the calculations required by this statement:

☐ The presumption arises.☒ The presumption does not arise.

(Check the box as directed in Parts I, III, and VI of this statement.)

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

<b>Part I. EXCLUSION FOR DISABLED VETERANS AND NON-CONSUMER DEBTORS</b>																											
1A	<p>If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Veteran's Declaration.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>																										
1B	<p>If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input checked="" type="checkbox"/> <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.</p>																										
<b>Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION</b>																											
2	<p><b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 3-11.</b></p> <p>b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." <b>Complete only column A ("Debtor's Income") for Lines 3-11.</b></p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b></p> <p>d. <input checked="" type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b></p>																										
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.	<b>Column A</b> <b>Debtor's</b> <b>Income</b>	<b>Column B</b> <b>Spouse's</b> <b>Income</b>																								
3	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>	\$ <b>0.00</b>	\$ <b>338.00</b>																								
4	<p><b>Income from the operation of a business, profession or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part V.</b></p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th colspan="2"></th> <th colspan="2" style="text-align: center;">Debtor</th> <th colspan="2" style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a.</td> <td style="width: 40%;">Gross receipts</td> <td style="width: 5%;">\$</td> <td style="width: 20%; text-align: right;">9,083.17</td> <td style="width: 5%;">\$</td> <td style="width: 20%; text-align: right;">0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td>\$</td> <td style="text-align: right;">2,100.00</td> <td>\$</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td colspan="4">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor		Spouse		a.	Gross receipts	\$	9,083.17	\$	0.00	b.	Ordinary and necessary business expenses	\$	2,100.00	\$	0.00	c.	Business income	Subtract Line b from Line a			
		Debtor		Spouse																							
a.	Gross receipts	\$	9,083.17	\$	0.00																						
b.	Ordinary and necessary business expenses	\$	2,100.00	\$	0.00																						
c.	Business income	Subtract Line b from Line a																									
		\$ <b>6,983.17</b>	\$ <b>0.00</b>																								
5	<p><b>Rents and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</b></p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th colspan="2"></th> <th colspan="2" style="text-align: center;">Debtor</th> <th colspan="2" style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a.</td> <td style="width: 40%;">Gross receipts</td> <td style="width: 5%;">\$</td> <td style="width: 20%; text-align: right;">0.00</td> <td style="width: 5%;">\$</td> <td style="width: 20%; text-align: right;">0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td>\$</td> <td style="text-align: right;">0.00</td> <td>\$</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td colspan="4">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor		Spouse		a.	Gross receipts	\$	0.00	\$	0.00	b.	Ordinary and necessary operating expenses	\$	0.00	\$	0.00	c.	Rent and other real property income	Subtract Line b from Line a			
		Debtor		Spouse																							
a.	Gross receipts	\$	0.00	\$	0.00																						
b.	Ordinary and necessary operating expenses	\$	0.00	\$	0.00																						
c.	Rent and other real property income	Subtract Line b from Line a																									
		\$ <b>0.00</b>	\$ <b>0.00</b>																								
6	<b>Interest, dividends, and royalties.</b>	\$ <b>0.00</b>	\$ <b>0.00</b>																								
7	<b>Pension and retirement income.</b>	\$ <b>0.00</b>	\$ <b>0.00</b>																								



8	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.		\$	0.00	\$	0.00									
9	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1"> <tr> <td>Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td>Debtor \$</td> <td>0.00</td> <td>Spouse \$</td> <td>0.00</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	0.00	Spouse \$	0.00	\$	0.00	\$	0.00				
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	0.00	Spouse \$	0.00											
10	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance.</b> Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. <table border="1"> <thead> <tr> <th></th> <th>Debtor</th> <th>Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> </tbody> </table> Total and enter on Line 10			Debtor	Spouse	a.			b.			\$	0.00	\$	0.00
	Debtor	Spouse													
a.															
b.															
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).		\$	6,983.17	\$	338.00									
12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.		\$			7,321.17									

### Part III. APPLICATION OF § 707(b)(7) EXCLUSION

13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amount from Line 12 by the number 12 and enter the result.	\$	87,854.04
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>MN</u> b. Enter debtor's household size: <u>2</u>	\$	60,377.00
15	<b>Application of Section 707(b)(7).</b> Check the applicable box and proceed as directed. <input type="checkbox"/> <b>The amount on Line 13 is less than or equal to the amount on Line 14.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input checked="" type="checkbox"/> <b>The amount on Line 13 is more than the amount on Line 14.</b> Complete the remaining parts of this statement.		

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

### Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	<b>Enter the amount from Line 12.</b>	\$	7,321.17												
17	<b>Marital adjustment.</b> If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero. <table border="1"> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td>d.</td> <td></td> <td>\$</td> </tr> </table> Total and enter on Line 17	a.		\$	b.		\$	c.		\$	d.		\$	\$	0.00
a.		\$													
b.		\$													
c.		\$													
d.		\$													
18	<b>Current monthly income for § 707(b)(2).</b> Subtract Line 17 from Line 16 and enter the result.	\$	7,321.17												

### Part V. CALCULATION OF DEDUCTIONS FROM INCOME

#### Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	<b>National Standards: food, clothing and other items.</b> Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$ <b>961.00</b>																								
19B	<b>National Standards: health care.</b> Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.	\$ <b>114.00</b>																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: left;">Household members under 65 years of age</th> <th colspan="3" style="text-align: left;">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a1.</td> <td style="width: 65%;">Allowance per member</td> <td style="width: 30%; text-align: right;">57</td> <td style="width: 5%;">a2.</td> <td style="width: 65%;">Allowance per member</td> <td style="width: 30%; text-align: right;">144</td> </tr> <tr> <td>b1.</td> <td>Number of members</td> <td style="text-align: right;">2</td> <td>b2.</td> <td>Number of members</td> <td style="text-align: right;">0</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td style="text-align: right;">114.00</td> <td>c2.</td> <td>Subtotal</td> <td style="text-align: right;">0.00</td> </tr> </tbody> </table>			Household members under 65 years of age			Household members 65 years of age or older			a1.	Allowance per member	57	a2.	Allowance per member	144	b1.	Number of members	2	b2.	Number of members	0	c1.	Subtotal	114.00	c2.	Subtotal	0.00
Household members under 65 years of age			Household members 65 years of age or older																							
a1.	Allowance per member	57	a2.	Allowance per member	144																					
b1.	Number of members	2	b2.	Number of members	0																					
c1.	Subtotal	114.00	c2.	Subtotal	0.00																					
20A	<b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$ <b>434.00</b>																								
20B	<b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. <b>Do not enter an amount less than zero.</b>	\$ <b>0.00</b>																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%;">a.</td> <td style="width: 55%;">IRS Housing and Utilities Standards; mortgage/rental expense</td> <td style="width: 40%; text-align: right;">\$ 966.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td style="text-align: right;">\$ 1,929.00</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td style="text-align: right;">Subtract Line b from Line a.</td> </tr> </tbody> </table>			a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ 966.00	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$ 1,929.00	c.	Net mortgage/rental expense	Subtract Line b from Line a.															
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ 966.00																								
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$ 1,929.00																								
c.	Net mortgage/rental expense	Subtract Line b from Line a.																								
21	<b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:	\$ <b>0.00</b>																								
22A	<b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$ <b>0.00</b>																								
22B	<b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$ <b>0.00</b>																								

23	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  <input type="checkbox"/> 1   <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b></p> <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> <td>0.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td>\$</td> <td>0.00</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td colspan="2">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	0.00	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	0.00	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.		\$ 0.00
a.	IRS Transportation Standards, Ownership Costs	\$	0.00											
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	0.00											
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.												
24	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. <b>Do not enter an amount less than zero.</b></p> <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> <td>0.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td>\$</td> <td>0.00</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td colspan="2">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	0.00	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	0.00	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.		\$ 0.00
a.	IRS Transportation Standards, Ownership Costs	\$	0.00											
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	0.00											
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.												
25	<p><b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. <b>Do not include real estate or sales taxes.</b></p>	\$ 0.00												
26	<p><b>Other Necessary Expenses: involuntary deductions for employment.</b> Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. <b>Do not include discretionary amounts, such as voluntary 401(k) contributions.</b></p>	\$ 0.00												
27	<p><b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. <b>Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</b></p>	\$ 0.00												
28	<p><b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. <b>Do not include payments on past due obligations included in Line 44.</b></p>	\$ 0.00												
29	<p><b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	\$ 0.00												
30	<p><b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. <b>Do not include other educational payments.</b></p>	\$ 0.00												
31	<p><b>Other Necessary Expenses: health care.</b> Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. <b>Do not include payments for health insurance or health savings accounts listed in Line 34.</b></p>	\$ 0.00												
32	<p><b>Other Necessary Expenses: telecommunication services.</b> Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. <b>Do not include any amount previously deducted.</b></p>	\$ 0.00												
33	<p><b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 19 through 32.</p>	\$ 1,509.00												

**Subpart B: Additional Living Expense Deductions****Note: Do not include any expenses that you have listed in Lines 19-32**

34	<p><b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1" data-bbox="198 363 1117 478"> <tr> <td>a.</td> <td>Health Insurance</td> <td>\$</td> <td><b>0.00</b></td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$</td> <td><b>0.00</b></td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$</td> <td><b>0.00</b></td> </tr> </table> <p>Total and enter on Line 34.</p> <p><b>If you do not actually expend this total amount,</b> state your actual total average monthly expenditures in the space below:</p> <p>\$ _____</p>	a.	Health Insurance	\$	<b>0.00</b>	b.	Disability Insurance	\$	<b>0.00</b>	c.	Health Savings Account	\$	<b>0.00</b>	<p>\$ <b>0.00</b></p>
a.	Health Insurance	\$	<b>0.00</b>											
b.	Disability Insurance	\$	<b>0.00</b>											
c.	Health Savings Account	\$	<b>0.00</b>											
35	<p><b>Continued contributions to the care of household or family members.</b> Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.</p>	<p>\$ <b>0.00</b></p>												
36	<p><b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.</p>	<p>\$ <b>0.00</b></p>												
37	<p><b>Home energy costs.</b> Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. <b>You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</b></p>	<p>\$ <b>0.00</b></p>												
38	<p><b>Education expenses for dependent children less than 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. <b>You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</b></p>	<p>\$ <b>0.00</b></p>												
39	<p><b>Additional food and clothing expense.</b> Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) <b>You must demonstrate that the additional amount claimed is reasonable and necessary.</b></p>	<p>\$ <b>0.00</b></p>												
40	<p><b>Continued charitable contributions.</b> Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).</p>	<p>\$ <b>0.00</b></p>												
41	<p><b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 34 through 40</p>	<p>\$ <b>0.00</b></p>												

**Subpart C: Deductions for Debt Payment**

42

**Future payments on secured claims.** For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.

	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
a.	<b>BANK OF AMERICA</b>	<b>7 CRUSADER AVE, UNIT 1607D, WEST ST PAUL, MINNESOTA, LEGALLY DESCRIBED AS UNIT 1607, CONDOMINIUM NO. 51, FOX RIDGE CONDOMINIUM, DAKOTA COUNTY, MINNESOTA. PROPERTY IS BEING SOLD ON A CONTRACT FOR DEED TO MARK KNEER. CONTRACT FOR DEED DATED</b>	<b>\$ 995.52</b>	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
b.	<b>CITIMORTGAGE</b>	<b>30440 122ND ST., SAMPSON, WISCONSIN, LEGALLY DESCRIBED AS LOT 1 OF CSM 12-70, MAP NO. 2641, A PART OF GOVERNMENT LOT 2 OF SECTION 1, TOWNSHIP 32 NORTH, RANGE 9 WEST, TOWN OF SAMPSON, CHIPPEWA COUNTY, WISCONSIN</b>	<b>\$ 2,265.76</b>	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
c.	<b>HOMEcomings FINANCIAL</b>	<b>6907 - 46TH PLACE N, CRYSTAL, MINNESOTA, LEGALLY DESCRIBED AS THAT PART OF WEST 1/2 OF LOT 12, AUDITOR'S SUBD. NO. 314, HENNEPIN COUNTY, MINNESOTA LYING NORTH OF THE SOUTH 135.22 FEET THEREOF, EXCEPT STREET.</b>	<b>\$ 1,179.01</b>	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
d.	<b>MAINSTREET BANK</b>	<b>2003 NISSAN MAXIMA - SALVAGE TITLE</b>	<b>\$ 83.80</b>	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
e.	<b>MAINSTREET BANK</b>	<b>HOMESTEAD LOCATED AT 814 MARTHA LAKE COURT, SHOREVIEW, MN 55126, LEGALLY DESCRIBED AS LOT 3, BLOCK 1, TANGLEWOOD TERRACE 4TH ADDITION, RAMSEY COUNTY, MINNESOTA.</b>	<b>\$ 1,929.00</b>	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
f.	<b>TCF NATIONAL BANK</b>	<b>30440 122ND ST., SAMPSON, WISCONSIN, LEGALLY DESCRIBED AS LOT 1 OF CSM 12-70, MAP NO. 2641, A PART OF GOVERNMENT LOT 2 OF SECTION 1, TOWNSHIP 32 NORTH, RANGE 9 WEST, TOWN OF SAMPSON, CHIPPEWA COUNTY, WISCONSIN</b>	<b>\$ 1,300.00</b>	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no

	g.	TOYOTA MOTOR CREDIT CORP	2009 TOYOTA CAMRY	\$ 285.61	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	
				Total: Add Lines		\$ 8,038.70

  

43	<b>Other payments on secured claims.</b> If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.																	
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 5%;"></th> <th style="width: 35%;">Name of Creditor</th> <th style="width: 35%;">Property Securing the Debt</th> <th style="width: 25%;">1/60th of the Cure Amount</th> </tr> <tr> <td style="text-align: center;">a.</td> <td>-NONE-</td> <td></td> <td>\$</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td colspan="3" style="text-align: right;">Total: Add Lines</td> <td></td> </tr> </table>		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.	-NONE-		\$					Total: Add Lines				\$ 0.00
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount															
a.	-NONE-		\$															
Total: Add Lines																		

  

44	<b>Payments on prepetition priority claims.</b> Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. <b>Do not include current obligations, such as those set out in Line 28.</b>	\$ 0.00
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45	<b>Chapter 13 administrative expenses.</b> If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.													
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 55%;">Projected average monthly Chapter 13 plan payment.</td> <td style="width: 40%;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</td> <td></td> </tr> <tr> <td></td> <td></td> <td style="text-align: right;">x 8.10</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td>Total: Multiply Lines a and b</td> </tr> </table>	a.	Projected average monthly Chapter 13 plan payment.	\$ 0.00	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)				x 8.10	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$ 0.00
a.	Projected average monthly Chapter 13 plan payment.	\$ 0.00												
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)													
		x 8.10												
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b												

  

46	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.	\$ 8,038.70
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<b>Subpart D: Total Deductions from Income</b>		
47	<b>Total of all deductions allowed under § 707(b)(2).</b> Enter the total of Lines 33, 41, and 46.	\$ 9,547.70

  

<b>Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION</b>		
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$ 7,321.17
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$ 9,547.70
50	<b>Monthly disposable income under § 707(b)(2).</b> Subtract Line 49 from Line 48 and enter the result.	\$ -2,226.53
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.	\$ -133,591.80
52	<b>Initial presumption determination.</b> Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> <b>The amount on Line 51 is less than \$6,575.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. <input type="checkbox"/> <b>The amount set forth on Line 51 is more than \$10,950</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> <b>The amount on Line 51 is at least \$6,575, but not more than \$10,950.</b> Complete the remainder of Part VI (Lines 53 through 55).	
53	<b>Enter the amount of your total non-priority unsecured debt</b>	\$
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
55	<b>Secondary presumption determination.</b> Check the applicable box and proceed as directed. <input type="checkbox"/> <b>The amount on Line 51 is less than the amount on Line 54.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. <input type="checkbox"/> <b>The amount on Line 51 is equal to or greater than the amount on Line 54.</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	

  

<b>Part VII. ADDITIONAL EXPENSE CLAIMS</b>		
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56	<b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.	
		Expense Description
	a.	
	b.	
	c.	
	d.	
	Total: Add Lines a, b, c, and d	

### Part VIII. VERIFICATION

57	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
	Date: <u>September 30, 2008</u>	Signature: <u>/s/ JAMES HERBERT HOAG</u> <b>JAMES HERBERT HOAG</b> (Debtor)
	Date: <u>September 30, 2008</u>	Signature: <u>/s/ JULIE ANN HOAG</u> <b>JULIE ANN HOAG</b> (Joint Debtor, if any)